

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/892,627
Applicant : Kitchen et al.
Filed : June 28, 2001
Title : Check Metaphor For Electronic Payment Authorization

Art Unit : 3628
Examiner : Clement B. Graham

Docket No. : 23952-0037
Customer No. : 29052

RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the non-final Office Action mailed October 11, 2006, please reconsider the application in view of the following remarks. A petition for a three month extension of time is submitted herewith. The Applicants respectfully asserts that all of the pending claims of the patent application are patentable, and that the application be allowed.

The Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.